

**Jeff Lichtenstein**

**Please reply to:  
PO Box 655  
Dover, NJ 07802  
201-919-2000**

January 2, 2011

United States District Court  
Eastern District of Pennsylvania  
US Courthouse  
601 Market Street  
Philadelphia, Pa 19106

Chakejhan v. Equifax Information Service #07-2211

**Notice of Objection to Settlement**

To the Clerk of the Court:

Please accept this communication as my objection to the proposed settlement.

While the settlement offers the attorneys over \$1 Million dollars the members of the class action are offered some worthless credit monitoring services that no one wants, certainly not me. Their offer of credit monitoring costs them nothing to use their automated service.

The harm caused by the Defendant by not properly verifying disputes to me as a consumer has propounded substantial harm to me financially. The Defendant apparently has misrepresented that they actually verify data, when in fact they do not, nor will they ever reply with proof of verification they have received.

A more appropriate settlement should offer the members some sort of mechanism to force the defendant to remove the disputed items that they have apparently defrauded the class members that they claimed to verify.

Respectfully,

Jeffrey Lichtenstein

*Patricia Dzielinski*  
PATRICIA DZIELINSKI  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires March 22, 2011